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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

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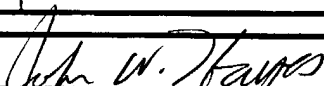
Application Number	not yet assigned
Filing Date	11/18/2003
First Named Inventor	Jonathan D. Cooper
Art Unit	
Examiner Name	
Attorney Docket Number	JDC-002-US

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	1	US- 5,949,044	09/07/1999	Walker et al.	
	2	US- 6,098,053	08/01/2000	Slater	
	3	US- 6,267,292	07/31/2001	Walker et al.	
	4	US- 5,650,604	07/22/97	Marcous et al.	
	5	US- 2002/0029190 A1	03/07/2002	Guitierrez-Sheris	
	6	US- 6,044,360	03/28/2000	Picciallo	
	7	US- 5,936,221	08/10/1999	Corder et al.	
	8	US- 2002/0016763 A1	02/07/2002	March	
	9	US- 5,963,647	10/5/1999	Downing	
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FOREIGN PATENT DOCUMENTS

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7/8/2004

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Application Number	
		Filing Date	11/18/2003
		First Named Inventor	Jonathan D. Cooper
		Art Unit	
		Examiner Name	Not Yet Assigned
Sheet 1 of 1	Attorney Docket Number	JDC-002-US	

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>JDC</i>	A	WASHINGTON POST, "Internet Promotion: www.citibank.com "Citibank Visa TravelMoney,"	
<i>JDC</i>	B	WASHINGTON POST, "Pushing Plastic To Teens,"	

Examiner Signature	<i>John W. Hayes</i>	Date Considered	7/8/2004
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¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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